#/16/10 9:46:29 DK T BK 3,155 PG 228 DESCTO COUNTY, MS W.E. DAVIS, CH CLERK

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

Return To:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020

Grantor:

BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP
7105 Corporate Drive
Plano, TX 75029
318-330-9020
Grantee:

Emily Kaye Courteau 2309 Oliver Road Monroe LA 71201 318-330-9020

Lot 15, North Cockrum Farms, Sec 23, T-3-S, R-6-W, Plat Book 43, pages 27-30, Desoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of March, 2007 and acknowledged on the 31st day of March, 2007, Kim D Frazier aka Kim Frazier and Jerry G Melton aka Jerry Melton, wife and husband executed a Deed of Trust to Nancy J Schriedel, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2694 at Page 578; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has cause his ingrugation to be executed by its duly authorized officers on this ______ day of ______, 20___.

BAC Home Loans Servicing, LP Tka Countrywide Home Loans Servicing, LP

Sandra Williams , ASSISTANT VICE PRESIDENT

F10-0425

STATE OF COUNTY OF Dallas

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, SANDRA WILLIAMS known personally to me to be the

ASSISTANT VICE PRESIDENT of the within named BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the _____day of

MAR 2 9 2010

VOTARY PUBLIC

MY COMMISSION EXPIRES:

JAN 28 2014

